Indebtedness Among the Farmers: Causes and Consequences (A Sociological Study of Mathura District of Uttar Pradesh)

Synopsis

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Introduction

India is one of the developing countries and agriculture plays an important role in the country's economy. Since ancient times, agriculture has been a mode for our economic, social and spiritual progress. Indians have been considering agriculture as the child of the earth. Along with agriculture, discharging the responsibility of protecting the environment, which includes protecting trees, rivers, mountains, livestock and animals, is a part of an important spiritual task in life. According to the 2011 census, 54.6 percent of the population in India is engaged in agriculture and related works. According to current prices, agriculture has contributed 51.81% to India's GDP from 1985 to 1991. Which decreased to only 18.20 percent in the year 2011_14. According to the Central Statistical Office (CSO), the contribution in agriculture and other related sectors fell to 17.4 in the year (2016-2017). The farmer fulfills his minimum needs throughout the year and in case of poor crop condition, they gets temporarily trapped in the trap of indebtedness. 90 percent of the farmers in the country's population are small or marginal farmers. The holding of their fields is less than 5 acres. India is structurally a rural country and the largest amount of agricultural work is done in all rural communities. India is also known as an agricultural country. 70 percent of India's farmers are Indian farmers and they are like the backbone of the country. In ancient times, agriculture in India was primarily subsistence-based, with small-scale farming practices and traditional techniques. Farmers relied on manual labor, limited irrigation systems, and natural fertilizers. The focus was mainly on meeting the local community's food needs. Nowadays, India has undergone significant changes in its agricultural sector. With advancements in technology, modern farming techniques, and government initiatives, Indian agriculture has become more commercialized and productive. Farmers have access to machinery, improved irrigation systems, high-yield seeds, and fertilizers, which have increased crop yields and efficiency. Additionally, there has been a shift towards diversified farming practices and the

cultivation of cash crops, along with the adoption of organic farming methods. The use of information technology and mobile apps has also facilitated better access to market information, weather forecasts, and financial services for farmers. However, it's important to note that challenges still persist, such as the need for sustainable farming practices, equitable distribution of resources, and ensuring the well-being of farmers. The government and various organizations are working towards addressing these issues and promoting the growth of the agricultural sector in India. Overall, the agricultural landscape in India has transformed significantly, combining traditional knowledge with modern advancements to meet the increasing demands of a growing population and contribute to the country's economic development.

Condition of Farmers in India

Among these small and marginal farmers traditionally the condition of Farmers in India is poor. Face various challenges, including issues of indebtedness and poverty. In recent years, there have been reports of increasing debt burdens among small and marginal farmers. Factors such as the rising cost of inputs, unpredictable weather patterns, and limited access to credit can contribute to their financial struggles. Additionally, the lack of proper market infrastructure and price fluctuations can further exacerbate their economic hardships. Poverty is another concern for small and marginal farmers. Due to limited resources and income, they often struggle to meet their basic needs. This can hinder their productivity and overall well-being. However, it's important to note that the Indian government and various organizations are implementing initiatives to support small and marginal farmers. Programs such as loan waiving, subsidized credit, crop insurance, and skill development training aim to alleviate their financial burdens and enhance their livelihoods. Efforts are also being made to improve market linkages, provide better access to technology and information, and promote sustainable agricultural practices. These measures are intended to uplift the socio-economic

conditions of small and marginal farmers and reduce their vulnerability to poverty and indebtedness. While there is progress being made, it's an ongoing challenge to ensure the well-being of small and marginal farmers in India. Continued support, policy reforms, and targeted interventions are crucial to address their specific needs and create a more inclusive agricultural sector.

Crises on Farmers and Farming

In India, farming and farmers have not been given importance. The average size of a farm in India is 1.15 hectares which is quite small. This value has been continuously decreasing since (1970-1971). Small and marginal land ownership is less than 2.0 hectares which is 72% of the total land ownership. 60 percent of India's agriculture is rain depends on rainy season and other 40% agriculture depends on means of irrigation. The Minimum Support Price (MSP) system was started. Earlier this system was made only for wheat and paddy. In the year 1986 it was implemented in 22 districts. Except in Punjab, Haryana, Eastern and Northern Rajasthan, Andhra Pradesh and Western Uttar Pradesh etc., there is no system to buy crops on MSP anywhere. Despite working hard throughout the year, the farmer is able to recover only a part of the cost of the crop. Minimum support price for crops and other seasonal vegetables is not fixed. Farmers are not able to get proper rates of their crops even the crops for which MSP is fixed.

Green Revolution in India

The Green Revolution was a period of significant agricultural advancements that took place in the mid-20th century. It was a response to the need for increased food production to feed a growing global population. During this time, new farming techniques, high-yielding crop varieties, and the use of fertilizers and pesticides were introduced to boost agricultural productivity. The Green Revolution aimed to address food security concerns and alleviate hunger by increasing crop yields. It was driven by advancements in science and technology,

which allowed for the development of hybrid seeds and the widespread adoption of modern agricultural practices. These practices helped farmers produce more food on the same amount of land. The need for the Green Revolution arose due to the rapid population growth and the fear of food shortages. By implementing these new agricultural methods, it was hoped that food production could keep up with the increasing demand. The Green Revolution had a significant impact on global agriculture and played a crucial role in increasing food availability and reducing poverty in many parts of the world. However, it's important to note that the Green Revolution also had its drawbacks, such as environmental concerns and social inequalities. It sparked debates about the long-term sustainability of intensive farming practices and the need for more equitable distribution of resources. Overall, the Green Revolution was a response to the challenges of feeding a growing population and improving food security. It brought about significant changes in agricultural practices and had both positive and negative impacts on society and the environment.

Positive Impact of Green Revolution: The Green Revolution brought about increased agricultural productivity through the adoption of high-yielding crop varieties, modern farming techniques, and the use of fertilizers and pesticides. This led to improved food production, reduced hunger, and increased incomes for farmers. It played a crucial role in addressing food security concerns and feeding a growing population.

Negative Impact of Green Revolution: However, there were also some negative consequences associated with the Green Revolution. The increased use of chemical inputs had adverse effects on the environment, such as soil degradation and water pollution. Additionally, the focus on high-yielding varieties and mono-cropping led to a loss of agro-biodiversity and increased vulnerability to pests and diseases. The Green Revolution also exacerbated social inequalities, as the benefits were not evenly distributed among all farmers.

Overall, the Green Revolution had a mixed impact on society. While it brought about positive

changes in terms of increased food production and reduced poverty, it also had negative consequences in terms of environmental degradation and social inequalities. It's important to learn from these experiences and work towards more sustainable and inclusive agricultural practices.

Farmers' Name of Schemes in India

Here are the names of some Pradhan Mantri Yojana related to farmers in India:

1. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)
2. Pradhan Mantri Fasal Bima Yojana (PMFBY)
3. Pradhan Mantri Krishi Sinchai Yojana (PMKSY)
4. Pradhan Mantri Kisan Credit Card (PM-KCC)
5. Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA)
6. Pradhan Mantri Gram Sinchai Yojana (PMGSY)

These are some of the well-known schemes that aim to support farmers in India.

Kisan Credit Card KCC Scheme

Kisan Credit Card KCC Scheme is a credit card scheme launched in August 1998 by Indian public sector banks to issue Kisan Credit Cards to the farmers of India. The main objective of KCC is to double the income of farmers. Keeping this in mind, the Central Government has started the KCC scheme.

Kisan Credit Scheme 2023

Under the KCC scheme, a credit card is provided to the farmers of the country and a loan of Rs 160,000 is given to the farmer through the credit card. Through this loan, the farmer are able to do better farming and at the same time the farmer are also be able to insure his crop. Recently, the government has also included animal husbandry and fishermen under KCC.

Table 1 Information related to Kisan Credit Card Yojana

1. Name of the Scheme	Kisan Credit Card Yojana

2. Started by	Central Government
3. Objectives	Low Interest rate
4. Application process	Online
5. Official website	http://pmkisan.gov.in
6. Beneficiary	Farmers

Banks coming under KCC scheme

KCC facility is provided by almost all the banks in India. Farmers can avail the benefits by going to their nearest bank and getting this information.

1. HDFC
2. Bank of India
3. AXIS Bank
4. Punjab National Bank
5. State Bank of India
6. ICICI Bank
7. Bank of Baroda

All beneficiary farmers are provided a credit card or passbook under this scheme, in which information like name of the beneficiary, address, landholding details, borrowing limit, validity etc. are entered.

New interest rate of KCC

Kisan Credit Card Scheme was started in 1998. Due to Corona infection, a new interest rate on the KCC scheme was announced by the government. At this time, under a special campaign, honourable PM Narendra Modi has distributed Kisan Credit Cards to more than 25 lakh beneficiaries in Chitrakoot district of Uttar Pradesh, for which the work has been entrusted to branches of more than 2000 banks. Under the KCC scheme, an interest rate of 7 percent per annum will have to be paid on the credit card.

1. If the beneficiary is able to repay his loan within 1 year, he will get a rebate of three

percent on the interest and a subsidy of two percent. Overall, the farmer will get a discount of 5 percent.

2. If the farmer repays the loan within 1 year, he will have to pay only 2% interest up to Rs 3 lakh.

Features of KCC

1. Under PM Kisan Samman Nidhi Yojana, the beneficiaries are also provided the benefit of KCC Scheme.
2. Kisan Credit Cards are also being made and given by the Government of India under the Self-reliant India Scheme.
3. Under the KCC scheme, loans are provided to farmers easily and at low interest rates through credit cards.
4. If due to some reason the credit card has been closed then it is very easy to restart it.
5. The validity of Kisan Credit Card is up to 5 years
6. Through Kisan Credit Card, the beneficiary can get a loan up to Rs. 3 lakh at 9% interest.
7. The government provides a subsidy of 2% on this interest. That means they are provided loan at only 7 percent interest.
8. If the borrower repays the loan on time, they also be given an additional discount of 3%. That means in this situation one will have to pay only 4% interest.

Benefits of KCC Scheme in 2023

1. All the farmers of the country can avail the benefit of this scheme.
2. Under the KCC Scheme Kisan 2023, the benefit of this scheme is provided to all the farmers associated under the Pradhan Mantri Kisan Samman Nidhi Yojana.
3. A loan of Rs 160,000 is also provided to the farmers of the country through credit card by the Central Government.
4. The benefit of this scheme is made available to 14 crore farmers of the country

Pradhan mantri Fasal Bima Yojana

India is the land of farmers where the maximum proportion of the country's population is based on agriculture**. Pradhan Mantri Fasal Bima Yojana** was launched by Prime Minister Shri Narendra Modi on 13 January 2016. Under this scheme, the loss to farmers' crops due to natural disasters will be reduced to a certain extent by paying premium to the farmers. Rs 8800 crore has been spent under the scheme. Under the scheme, insurance companies will pay 2 percent premium to farmers for certain Kharif crops and 1.5 percent premium for Rabi crops.

Main objectives of Pradhan Mantri Fasal Bima Yojana

1. To ensure continuity in farming and to keep the income of farmers stable.
2. Farmers have to be encouraged to adopt new and modern agricultural methods.
3. To ensure flow of credit to the agricultural sector.

Major provisions

1. There is no upper limit on government subsidy. The premium rates paid by farmers are very low and the remaining premium will be paid by the government to provide the full insurance amount to the farmers.
2. The fixed premium to be paid by farmers is 2% for all Kharif crops and 5% for all Ravi crops.
3. The premium for annual commercial and horticultural crops is five percent.
4. The premium cost over farmers' share will be subsidized equally by the state and the Central government.

Major finding related to Pradhan Mantri Fasal Bima Yojana

1. Benifit to farmers; Between April 2016 and 14 December 2020, approximately 5 million farmers have benefited under this scheme.
2. Benefits to private companies; In the last four years, private enterprises have increased by

more than 30 percent. Also many businesses have got the benefit of this scheme by about 60% to 70%.

3. Penalty on insurance companies.

- According to the scheme, if farmers do not receive their claims within the stipulated time, the insurance companies will have to pay a penalty of 12% interest, due to which the structure of the insurance companies will improve.
- More than 36 crore farmer applications have been insured under the Pradhan Mantri Fasal Bima Yojana.
- There is central and state government. It pays more than 95% of the premium amount while farmers bear 5% of the premium amount.
- More than Rs 1,07,059 crore claims have already been paid under the Pradhan Mantri Fasal Bima Yojana.
- About 85% of the farmers enrolled in the Prime Minister Crop Insurance Scheme are small and marginal farmers.
- A campaign named 'Meri Policy Mere Haath' will be launched to provide door-to-door distribution of crop insurance policies.

Pradhan Mantri Kisan Samman Nidhi Yojana

Pradhan Mantri Kisan Samman Nidhi Yojana was launched by Prime Minister Shri Narendra Modi on 24 February 2019 in Gorakhpur. The initiative was announced by Piyush Goyal during the 2019 interim Union Budget of the Government of India. From the year 2019 till now, this scheme is being supported by the Central Government. Rs 20000 crore was allocated under the scheme for 2018 to 2019. On 24 February 2019, Narendra Modi launched the scheme by transferring the first installment of Rs 2000 to more than one crore farmers in Gorakhpur, Uttar Pradesh. According to Agriculture Census (2015 to 16), the total number of farmer families in India is 146.45 million. According to government data, the scheme has

reached 110.94 million beneficiaries in India. Pradhan Mantri Kisan Samman Nidhi Yojana is a central government scheme with 100% funding from the Government of India. The cost of the scheme is Rs 75 thousand crores. Till now, under this scheme, help has been provided to 12 crore farmers in India, out of which about 3 crore beneficiaries are women. An amount of ₹ 6000 per year is provided to small and marginal farmers in the form of three installments, which is given in three installments of ₹ 2000 every month, in which small and marginal farmers with combined land ownership up to two hectares. There are families. The amount of money received under the scheme is transferred directly to the bank account of the beneficiary through DBT Direct Bank Transfer.

Major objective of Pradhan Mantri Kisan Samman Nidhi Yojana

More than half of India's population depends on agriculture and India is an agricultural country. Pradhan Mantri Kisan Samman Nidhi Yojana has been started by the Government of India with the aim of providing financial assistance to the farmers and increasing their income.

1. Through this scheme, financial assistance is provided to the farmers and the farmers of the country are able to become self-reliant through this.
2. To increase the income of small and marginal farmers as a subsidiary.
3. To retain farmers to sustain agriculture.
4. Financial needs of farmer families.

Eligibility of Pradhan Mantri Kisan Samman Nidhi Yojana

Government schemes have certain criteria on the basis of which benefits are provided to the beneficiary. Under the Pradhan Mantri Kisan Samman Nidhi Yojana, only small and marginal farmers who are Indians will come under this scheme. Apart from this, all the land holding farmer families who have cultivable land in their name. Are eligible to receive benefits under the scheme. Some eligibility points are given below.

1. The beneficiary seeking financial assistance must be from India.
2. Such applicants are small and marginal farmer families. A farmer family also includes wife, husband and minor children. Spouses or children cannot claim benefits separately.
3. Farmer families have only up to two hectares of agricultural land that can be used for agricultural purposes. The total land of different revenue villages should be less than 2 hectares. The land may be situated in urban area as well as rural area.

Point included

- Apart from this the following people will not be eligible for this scheme

1. Former and present holders of constitutional posts.
2. All institutional land holder

Conceptual Framework

Farmer

A farmer is a person who does agricultural work and raises living organisms for food or raw materials. The term usually applies to people who tend farms, vineyards, poultry, or other livestock. A farmer may own agricultural land or work as a laborer on the land of others. In most developed economies and farmer is the owner (landowner) of a farm.

While farmers are known as farm workers (farmhands). farmer is a person who promoted the growth of plants, land, or crops or raises animals (livestock or fisheries) with labor and care (Dyer, 2007).

1. **Marginal Farmers :** Farmers who have one hectare of land or less are called marginal farmers. One hectare contains approximately two and a half acres of land.
2. **Small Farmers :** Small farmers generally own land measuring more than one hectare and less than two hectares. The owner of about 5 acres of land is included in the category of small farmer. Owners of residential and commercial land is not included in the category of small farmers.

3. **Big Farmers :** Like marginal and small farmers, large farmers have been included in the category of those who have more than two hectares of land. The maximum limit of land has been fixed for them. That means, the owner of land on a large scale is called a big farmer.

Farmers

Farmer has been defined for the first time in the writings of American anthropologist A. L. Cobra.

According to A.L cobra (1945): Farmers are decidedly rural, yet live in relation to markets, towns. They form a cross section of a larger population, which usually also includes urban centres. Sometimes there are also metropolitan capitals. He establishes a part society with a part culture.

According to Robert Redfield 1956: Farmers are those who do agriculture for reinvestment and trade capital and goods on land.

According to RBI: A 'marginal farmer' is a farmer who cultivated up to 1 hectare of agricultural land (as an owner, renter, or sharecropper) (2.5 acres).

A farmer farming agricultural land of more than 1 hectare and up to 2 hectare (as owner, renter, or sharecropper)is referred to as a 'small farmer'(5 acres).

70 percent of rural household still rely on the agriculture as their primary source of income, with 82 percent of farmers being is small and marginal.

For the census, the government divided land into five categories**, (census, 2011).**

1. **Marginal farmer :** Less than one hectare land.
2. **Tiny farmer :** 1-2 hectares land.
3. **Semi-medium farmer :** 2-4 hectares land.
4. **Medium farmer :** 4-10 hectares land.
5. **Big farmer :** More than 10 hectares land.

Operationalization of the concepts

Farmers Indebtedness: Farmer indebtedness in India refers to the situation where farmers are unable to repay the loans taken by them for various agricultural purposes, leading to a cycle of debt and poverty.

According to the Ministry of Agriculture and Farmers Welfare in India, a marginal farmer is defined as an individual or household that owns agricultural land of up to 1 hectare (or 2.47 acres) of land.

According to the Ministry of Agriculture and Farmers Welfare in India, a small farmer is defined as an individual or household that owns agricultural land of more than 1 hectare (or 2.47 acres) but less than 2 hectares (or 4.94 acres) of land.

The Ministry of Agriculture and Farmers Welfare in India recognizes agricultural sociology as a branch of sociology that focuses on the study of social relations and interactions within the agricultural sector, including the social, cultural, economic, and political factors that shape the practices and outcomes of agriculture.

Theoretical Framework

Social Exchange Theory.

The theory of social exchange was propounded the G.C. Homans and Peter Blau. This theory suggests that individuals make decisions based on weighing the costs and benefits of their social interactions. In the context of farmers, they might consider factors like the resources they invest in farming, the support they receive from their community, and the rewards they hope to gain from their agricultural activities. It's fascinating how this theory can help us understand the dynamics of farmers' lives and their interaction with society.

The Structural Functionalism theory

The structure functionalism was propounded by Spencer & Durkheim. This theory focuses on how different parts of society work together to maintain stability and harmony. In the context

of farmers' lives, it could explore how agriculture functions as an essential part of the larger social system, contributing to food production, economic stability, and the overall well-being of the community. It's a fascinating perspective to understand the interconnectedness of farmers' roles within society.

Symbolic Interactionism

In the context of farmers indebtedness symbolic Interactionism theory highlights how farmers' interactions with various stakeholders, such as moneylenders, government officials, and other farmers, shape their attitudes towards borrowing, repayment, and financial decision-making. The social stigma associated with debt in some communities can influence farmers' behavior and willingness to seek help or negotiate better terms. Moreover, the symbolic meanings attached to land ownership, agricultural practices, and success in farming can affect farmers' perceptions of wealth, status, and financial security. These symbolic meanings can influence their decisions regarding borrowing money, investing in their farms, and managing debt. By considering Symbolic Interactionism theory, we can explore the social dynamics, communication patterns, and shared meanings that influence farmers' indebtedness in India. Understanding how these interactions shape farmers' financial behaviors can help in designing interventions, policies, and support systems that address the social aspects of indebtedness and promote financial well-being among farmers.

Neo-Marxist Theory

In the context of farmers indebtedness in India, Neo-Marxist theory by examined the power dynamics and class relations that contribute to the financial struggles faced by farmers. In India, farmers often belong to the marginalized and exploited sections of society, facing challenges due to unequal distribution of resources and power structures. We can relate to systemic inequalities and power structures contribute to the financial hardships faced by farmers. Addressing these issues would require structural changes in the distribution of

resources, land ownership patterns, and policies that prioritize the well-being of farmers to alleviate their indebtedness and improve their livelihoods. The concentration of economic and political power in the hands of a few exacerbates the vulnerabilities of farmers, leading to their reliance on high-interest loans and facing difficulties in breaking free from the cycle of debt. Additionally, factors such as government policies favoring corporate interests over small.

Neo-Classical Theory

In the context of farmers indebtedness in India, the neoclassical theory can be related by focusing on how individual farmers make decisions regarding borrowing and investment in agriculture. According to the neoclassical perspective, farmers are rational actors who seek to maximize their utility or profits. In the Indian agricultural sector, farmers often take loans to invest in modern farming technologies, purchase seeds, fertilizers, and equipment to increase productivity and income. However, factors such as unpredictable weather conditions, fluctuating market prices, and pest infestations can lead to crop failures or reduced yields, affecting farmers' ability to repay their loans. Understanding the neoclassical theory helps shed light on the individual decision-making processes of farmers, the risks they face in agricultural activities, and the impact of market forces on their indebtedness, providing valuable insights for designing policies and interventions to support farmers in managing their finances more effectively. In the Indian agricultural sector, farmers often take loans to invest in modern farming technologies, purchase seeds, fertilizers, and equipment to increase productivity and income. However, factors such as unpredictable weather conditions, fluctuating market prices, and pest infestations can lead to crop failures or reduced yields, affecting farmers' ability to repay their loans.

Review of literature.

Batra & Sarita (2001) in a study analysed that after the independence of India many

governments came and went who took many steps for the progress of India. The scenario of indebtedness of farmers in India is shown the and data are taken from different rounds of National Sample Survey. The study analysed various trends such as incidence of indebtedness across major States. And Andhra Pradesh has the highest number of indebted agricultural households and incidence of indebtedness. Many programs has have been started by the government of India, through which attention has been given to train the farmers. Farmers are backbone of India and to make them more stronger, competant steps should be taken by the government so that they do not depends on agriculture only but also do some other works for their social-economic status.

Bani, Das and Samita(2008) the conducted study on the data of 60 first round of National Sample Survey (NSS) related to 2004 to 2005. The issue of debt crisis situation of rural labour families. Agriculture and non-agricultural workers in India. Different methodological approaches and different levels have been used in the study. All farmer household have been aggregated to the rank state, districts and social group according to their degree of distress. The study showed the dire situation of farmers in the context of rural labour families. Tragic deaths in India farmer and rular workers more is harmful to solve all these problems of the farmers. Every government policy should be directly delivered to the farmer so that big problems like suicide and non-institutional debt can be solved.

Singh, Kaur and Kingra (2008) conducted a study in Punjab state of India. it's main objective was to access the overall debt situation of the farmers of Punjab and to identify all those affecting factors which attracts indebtedness among the farmer. Whatever important policy recommendations have come out among them, there is a great need to improve the institutional farming system, regularise and continuously monitor the working of non institutional source of finance, reduce the fixed cost of farmer in heavy machineries and equipment for which credit based system is equally necessary.

Pasoni (2009) conducted study which was descriptive and explanatory in nature. The main objective of the study was to clearly highlights all the causes behind the indebtedness. Suicides among farmers and the crisis in agriculture in India were depicted vividly. The decline in the socio-economic status of farmers was the reason behind the suicides among farmers. It was find out in the study that the result of the marginalization of the agricultural economy in the national policy after the economic reforms of the 90s. Considering the condition of farmers in the late 80s, this would seem a contradiction in the 90s. Many policies related to loan waivers for small and marginal farmers have been formulated by the government.

Rajeev, Vani and Bhattacharjee (2011) examined the nature and extent of farmers and extent of farmers indebtedness in India. NSSO data from 56^{th} rounds provides a particularly comparative picture. The study contains an in-depth analysis of the state of Karnataka in terms of indebtedness, Karnataka is in a better position then the other Indian state. If we compare Punjab, Tamilnadu and Kerala are ahead of Karnataka more than 60% of Indian population depends on agriculture. In some States the debt burden is forcing farmers to take steps like suicide. To deal with debt problems, the indebtedness scenario should be examined keeping in mind the social class and the profit should be given to the farmers according to the size of their land Holdings.

Venkatasubramanian & Kumar (2011) conducted a study in rural South India. Where consumer credit is prevalent. It was found that there has been a dramatic growth over the past several decades. Debt leads to farmers families to poverty and misery. Highly indebted families were facing extreme poverty to meet and full-fill their needs there were various reasons for debt due to which farmers were becoming more indebted, such as financial transaction to repay the loans and to reduce the irregular income. The benefit of government policies should be extended to the farmers to save the farmer families struggling with

indebtedness problem in India.

Bhise & Ambhore (2012) conducted a study in Marathwada region of Maharashtra state. In this study it was tried to investigate the situation of crisis and problems among the farmer families. Marathwada region was divided into three parts that was resources rich area, developing areas, and drought affected areas. Marathwada was backward drought prone area of Maharashtra state. The distress situation among farmers was measured by their farming income. Three stage feminised sampling technique was used and data was collected from 350 farmer families during the primary year 2010. The per capita income net annual income in the drought-prone area was 4825 rupee and this was very low in compared to other sample areas. The study was based on the small and marginal former in the area. Over a period of 10 years is it appears that their has been no change or deterioration in the economic condition of the farmers. There is a need for the Marathwada region that remunerative price for the agricultural products and providing adequate and quality supply of inputs including electricity and other services to the farmers.

Chhikara & Kodan (2013) conducted a study in Haryana and it is found in the study that indebtedness of farmer is a central issue. This is because indebtedness has damage a social status of farmers. Conducted a study in Haryana and it is found in the study that indebtedness of farmer is a central issue. This is because indebtedness has damage a social status of farmers. In an average every 30 minutes a farmer committed suicide in India. In the case of Haryana the number of farmers who suicides is 4.8 lakh . Indebtedness of farmers is an important issue. There is an informal system which is playing its part in repaying the loan for marginal and small farmers unproductive expenditure on marriage and other activities which is an important reason for the indebtedness of farmers. The problem of high indebtedness has been found in SC and OBC in Haryana, and other social groups situation is better than SC/OBC groups. There is a great need of awareness among small and marginal farmer to

reduce the problem of debt.

Kohli (2013) conducted a study in Gurdaspur district in Punjab state of India. Indebtedness among farmers is a regional phenomenon. Both poverty and indebtedness were creating debt situation for the farmers of Punjab. Proportional random sampling method was used in the study and data collected on the basis of 2004 to 2005 census. The level of prosperity of farmers was measured on the basis of their land holding. A strong positive relationship was found between farmers' prosperity and debt status. The study compared the land holdings of farmers in two districts, in which it was found that the marginal and small farmers of SBS Nagar had a higher burden of debt as compared to Gurdaspur district. Due to less development in SBS Nagar, the debt burden on the farmers there was found to be high.

Rai & Singh (2013) every year in India about 16000 farmers die by suicide this rate is much higher than the normal rate of suicide. This is study is more related to debt distress and indebtedness. Farmers commit suicide due to economic factors with indebtedness playing a major role. Indebtedness and many of its related factors are clearly identified as the most important risk factors. There is a strong need for large scale assessments to further understand the indebtedness situation. Lack of agriculture investment, irrigation Reform, lack of electricity, use of cash crop, increase in non institutional loans credit and reduction in merchant barriers are some of the major causes of indebtedness among farmers.

Singh, Bhogal and Singh (2014) conducted a study in Punjab it is found in the study that agrarian crisis in Punjab is becoming a major issue because the farmer are directly affected. Debt is arising from low profit and stable production. The total debt on farmers of Punjab is about 22943 crores and it is 219092 crores rupees per farmer. Non-farm income, level of education, farm size, and non institutional credit were the main factor affecting the level of income. Farmers face huge problem to get their loans. There is a need to strengthen the credit delivery system from The Grass root level and through all these distribution systems, it is also

necessary to continuously get the farmers out of the debt trap.

Maurya & Hussain (2016) this study investigates whether institutional changes brought about by financial inclusion have resulted in sustainable debt management by households. Analyze various dimensions of household indebtedness using primary data collected from 600 households in three districts of Kerala state. The aim was to assess the debt repayment capacity of households using two different approaches (flow and stock) analysis. The study finds that debt was sustainable on the basis of interest and income ratio. Both agricultural and non-agricultural households were trapped in the debt trap. Natural disaster and other biological and management factor were playing an important role in effecting the possibilities of agriculture production. Due to these factors some farmers have committed suicide in potential state like Andhra Pradesh which reflects a major problem in the society

Malviyan and Ahmad (2017) in the study told that more than 60% of the population of India is an agricultural country and lives in rural areas and main occupation of India is agriculture. Apart from this, most of the population in rular areas of the country depends on agriculture. Problem like drought, flood hailstrom, etc are common in the country. The debt problem of farmers is also increasing due to crop failure 70% of the farmers in the country are marginal and small farmers who mostly remains trapped in the web of debt. Crop failure indebtedness, illness family problems, drugs abuse are the main reasons for the suicide of many farmers. The highest incidence of farmer suicide in the country occurs in the Maharashtra, Telangana, Karnataka, Tamil Nadu, Kerala, and Chhattisgarh. Farmer suicide is the matter of serious concern of the Government of India.

Raman & Khan (2017) conducted astudy in Uttar Pradesh state of India. The last few years were full of hardships and troubles for India and farmers were being pushed towards poverty. Earlier the problem of poverty among farmers was limited to states like Andhra Pradesh, Kerala and Maharashtra, but now it is shifted in Haryana, Punjab and northern states also. An

attempt has been made in the study to select appropriate indicators and give importance to various factors. The crisis exists in Uttar Pradesh and the intensity of the crisis is low. Farmers were facing a lot of difficulties in Bundelkhand and eastern Uttar Pradesh. With the passage of time, the deteriorating socio-economic condition of the farmers is becoming more severe and the condition of the farmers is worsening. Appropriate intervention should be sought from the policy maker to improve whose situation. Such policies should be made especially for an agricultural state like Uttar Pradesh.

Sahu (2018) the aim of this study was to understand the factors and relationships responsible for indebtedness of farmers and to suggest ways to prevent it. The study shows that crop failure due to natural climatic conditions and other natural activities, increasing cost of farming, family expenses, fluctuation in market prices, lack of adequate irrigation facilities, insufficient institutional loan amount and high interest rate on non-institutional loan amount are the main reasons for indebtedness, due to which the farmer finally gets trapped in the debt trap. Both the cost of farming in the fields and family expenses are found to positively affect indebtedness at a significant level.

Singh, Singh and Kaur (2018) conducted a study in Maharashtra state of India and find out that suicide among farmers is a major issue. Data on farmer suicides released by the national crime record Bureau (NCRB) shows an increasing trend till 2015 this figure decreased from 12,590 in 2015 to 10,338 in 2018. Bankruptcy is a leading cause of suicide among farmers. The present study used information on credit behaviour of farmer house hold in Maharashtra from two rounds of the Human Development survey (IHDS) in 2004-2005 in 2011-2012 which is a pan India multi-disciplinary Survey. Maharashtra state divided into 5 parts which is Konkan, Vidarbha, Nashik, Pune and Marathwada. The sample families have been divided on the basis of land size and Agricultural labourers into small, marginal and medium or large agriculture families. The presented study also attempts to identify all the factors that are

contributing to the highest number of farmers suicides in the Maharashtra state.

Padmaja, Subash and Jabir (2019) in their study of indebtedness the objective of the study was to understand the factor determining the incidence of extend indebtedness among agricultural households in rural India. Study was based on the national representatives survey of National Sample Survey office (NSSO) in rural India. The factors determining agriculture indebtedness among households in rular India have been studies through heckmen selection model for research hypothesis have been formulated in the study using simple static technique. Based on the results of present study, their is a significant difference in the socio-economic agriculture characteristics of indebted and non indebted households. The level of indebtedness among agricultural household varies according to sources of credit, land size and geographical area. The study collected only data providing information about the amount of outstanding loan.

Tom (2019) in a study reveals the extent of inequality in financial access across social groups in India using unit level data from the All India Run and Investment Survey data published by NSSO. Since the 90s, the ratio of wealth share to population share for ordinary households in both rural and urban areas has continuously improved. This decade has proved to be beneficial for SC and ST groups and there was positive improvements. The share of indebtedness and non-institutionalisation among ST households by NSSO has been consistently large in both rural and urban areas and the growth has been rapid during the last 3 decades. ST households had the lowest incidence of indebtedness not only from institutional sources but also from all sources combined. The average amount of institutional loan was less as compared to non-institutional. In the present study, different methodology has been used and the data is based on NSSO survey. To reduce the problem of debt among farmers, supportive policies and schemes will have to be implemented by the government.

Batra (2020) conducted or study in South Haryana it is found in the study that the occupation

of farmer is farming. If the loan interest is provided to the farmer at the right time, then more than half of the farmers will out of this indebtedness problem. There are many major reasons due to which farmer is always trapped in the illusion of debt high cost of cultivation, crop wastage, lack of irrigation facilities, and high rate of interest are the main reasons for indebtedness. The study by the respondents also reveals that the farmers have many problems they do not want to their children in farming. To improve the socio-economic condition of farmers, it is very important to get the right price for there production on right time.

Satyanarayana (2020) conducted study in Telangana it is found in the study that in India the farmer of Telangana take loan year after year. They are not in a position to repay the loan because whatever production is there is not enough to repay the loan. There is no fixed income in the life of the farmers non_institutional agencies collect very high rate from the farmers. This is the reason why the problem of indebtedness in increasing among the farmer. There is a famous saying that 'the Indian farmer is born in debt, live in debt, and dies in debt'. This is the unbreakable truth. Poverty among farmer is one of the main reasons of debt. The income of farmer is also less due to their debt and basic of their property also not enough even the previous savings. Repeated crop failure force farmers to borrow loans. Farmers in weaker sections like SC/ST and OBC suffer more losses because their land limits are smaller.

Kalla & Reddy (2020) conducted study in Telangana state of India. indebtedness among farming household is an emerging issue in developing countries like India. The study concluded that the non institutional loan and informal lending were the main causes of indebtedness. Data was collected from 72 farmers and various methodologies were used in the study. It was suggested that the Government should set up investment support schemes on informal lending to reduce indebtedness. The major objective of the study to assess the impact of debt on farming households. To reduce the debt burden on farmers, there is a need to take the active policies and should be implementation by the government of India.

Ashok, Thimothy, Mohanan, Thambi and Ramshas (2020) conducted study in Kerala state of India data was directly collected from the farmer respondents and they were divided into three categories small, marginal and poor farmers. The main objective of the study is to understand the nature and magnitude depth indebtedness in ruler areas. The study has been conducted keeping in mind the poor family and farmers of Kerala with irregular income and crop failure. Despite of institutional loan system, farmers in rural areas were taking loan through non institutional sources because they did not have proper knowledge of getting loans through institutional loan system. Major objective was to made data on all policies and schemes presented in the country to reduce farmer suicide, Debt problem, indebtedness and poverty among farmer through which it could how many policies and schemes were actually being used by the farmers be know.

Shelar & Sathyamala (2020) conducted a study in Maharashtra. The high levels of indebtedness and environmental degradation in India were fundamental to agriculture. Due to ecological crisis and agricultural changes, a large part of the population is becoming socio-economically and ecologically insecure. Both problems should not be separated and are interconnected and driving deep-rooted systemic changes which were enforcing extreme forms of inequalities. The main objective of the study was related to debt and environmental degradation and other such reasons which have further increased the crisis of agricultural situation in India. The link between environmental degradation and debt was highlighted.

Anjoy, Chandra and Prashad (2020) conducted a small scale study using the SAE meathod (small area estimation). Provides information about household credit behavior in various business categories. Government organizations were of vital importance in taking effective policy measures. Small scale studies have been conducted using the SAE method. The data for the year 2013 has been obtained from Population and Census 2011 of 30 districts of Karnataka state. At the same time, all the problems related to credit among small and

marginal farmers have been highlighted. For example, the study has been conducting keeping in mind all the problems like indebtedness in rural areas, poverty in non-farming families etc. Spatial maps have also been used to observe inequality in the distribution of indebtedness. Continuous policy action and preparation of equitable distribution of funds for indebted families would prove to be the solution to indebtedness.

Amrutha & Rao (2021) conducted a study in Andhra Pradesh state of India. The study was explanatory and descriptive in nature. It was find out in the study that the determinants of indebtedness of farmers from Srikakulam, Vizianagaram and Visakhapatnam districts of Andhra Pradesh and a sample size of 240 farmers was used in the study. Natural disaster and other biological and management factor were playing an important role in effecting the possibilities of agriculture production. Due to these factors some farmers have committed suicide in potential state like Andhra Pradesh which reflects a major problem in the society. Indebtedness was explained by independent variables such as land holdings, net returns, household expenditure, farming experience and education level. It was suggested in the study that, human duty to protect the social environment should be the primary religion of humanity which will bring intimacy between society and environment.

Jakkar & Kait (2021) conducted a study in Haryana and it is found in the study that primary data collected through field survey. For the sample of 600 selected farmers of Haryana state proportionate sampling technique has been used in the selection of respondent. Mean (or mean value) percentile technique has been used for the analysis of collected data. The data in the study has been collected in January, February, and March 2021. The study reveals that the average loan amount per farmer is rupees 563960, and this is the huge loan amount. Institutional sources have been played a major role in credit distribution to farmers and one-third of the total amount has been taken from non institutional sources at high rate of interest. Out of which 67% has been spent for productive purposes and the remaining 32% has been

spent on ranker productive purposes 67% of all farmers in the Haryana state belong to the marginal and small farm size category. Similarly, the small size of the land is the main reason for the high rate of interest charged by the non institutional source and the indebtedness of the non- productive farmers. Due to huge debt on farmers. They are not even in the position to repay their loans within the given time frame.

Kandikuppa, (2021) indebtedness is a major challenge in India. In 2018, due to the rising household Debt of farmers and popular coverage at the time claimed that farmers were heavily in debt. Ruler household are indebted to farmers in different ways depending on the socio-economic and contextual vulnerabilities they experience. In the rular society, mostly the elite class borrows loans from informal credit sources and also pay high rate of interest. Daily wages labour tend to be more indebted than other groups and the study found that the small commodity producer bear the burden of debt and less likely to be over indebted hen over other groups. The study showed that indebted across India is a subtle problem which manifest itself in many ways.

Ajith (2022) conducted a study in Velur Panchayat. Indebtedness was a major challenge for farmers in the way of rural prosperity. The main objective of the study was to analyze the socio-economic status, nature and extent of indebtedness and the major remedial measures. The main data in the study has been collected from four wards and 100 families. The study showed that 92 percent of indebtedness was due to other major reasons like housing, education, vehicle etc. The income of the farmers were not sufficient to repay the loan regularly. Delay in loan repayment, crop failure, high interest rate, unexpected losses were the major reasons for unorganized indebtedness. Indebtedness ranks high among the major problems in the rural society. It was problem which passed on from one generation to another. The issue of indebtedness is a matter of intense debate in the field of farmers. In the case of indebtedness, the farmer gets trapped in the trap of compulsion and usury.

Indebtedness needs to be controlled and limited.

Kumar & Dey (2022) conducted a study in Odisha state of India and did study the effect of direct income transfer. Both small and marginal farmers are found in India State of Odisha. A number of steps are taken by the government of raise the social-economic status of the farmers. Indian farmers are burden with depth while 70% of the Indian population depends on agriculture. To raise the level of agriculture, it become very important to reach all the accessible schemes to the agricultural household families. Major reason for indebtedness was found in the study that crop failure, suicide and lack of information regarding government policies and the other schemes.

Shekhawat, Kumari & Sharma (2022) the aim of the study was to examine the stages that contribute to farmers' indebtedness and then evaluate the socioeconomic consequences of agricultural loans. Data on indebted farmers were obtained from a comprehensive survey conducted on 385 households. The results include further analysis of the impact of agricultural trade liberalization on estimated agricultural income, farmers' indebtedness and suicide rates. Rural indebtedness was becoming a persistent and serious social and economic problem in India. The problem of indebtedness among farmers was a significant constraint in present-day Indian agriculture. This study attempts to explain the socio-economic consequences of farmers' indebtedness, thereby providing a clear understanding of the challenges faced by farmers and broader policy implications for society.

Research gap

- Several studies have been conducted on farmers, but there is lack of sociological study on indebtedness among the farmers.
- Lack of study has been conducted on farmers of Mathura District with special reference to the problem of indebtedness.

Statement of the problem

Indebtedness among farmers is a social, economic, political and administrative problem and has a wide-ranging impacts on individuals, families, and government communities Accumulate high levels of debt, lead to financial stress, mental health issues, but in extreme cases it leads to suicide also. It affects not only the farmers themselves but also their families who rely on agriculture for their livelihoods. High levels of debt can hinder farmers' ability to invest in their farms, purchase necessary inputs, and adopt on modern agricultural practices. It resulted in lower productivity, reduced income, and a cycle of poverty that is difficult to break. It also contribute to income inequality in rural areas, as some of the farmers are forced to sell their land or assets to repay their debts since indebtedness is a major problem of India's middle class, poor class farmers and labourers in last 30 years this problem is becoming a very serious problem among the farmer. 400000 farmers committed suicide in 1995 to 2013 due to the debt problem in India. According to NSSO during agricultural year (2012- 2013) about 52% of the agricultural household in India had outstanding agricultural loans. Debt is one of the very complex and sensitive issues through government have launched/ launching several schemes and programmes tomitigating the problems of farmers including indebtedness, yet according to National Crime Bureau (NCRB) a total of 10,281 farmers and farm labourers died by suicide in India 2019.

Importance of the study

Indebtedness among the farmers is one of the serious problems of contemporary Indian society. Through Governments and other national and international organization enacted several policies and launched several programs for removing the difficulties of farmers including the removal of the indebtedness problem yet. Indebtedness among farmers is at alarming stage in some states of India. Poor and miserable condition of farmers is creating a situation including problem of law and orders, and administration, social tension and even suicide among farmers. Since the study will be describing and explaing the present scenario of

indebtedness nature, extent, source of debt and problems or challenges faced by farmers while getting and repaying loan. Study will also find out the main causes of debt and its an farmer and his family consequences, utilization and repayment pattern of debt by farmers in Mathura District Uttar Pradesh. The finding of the study may be very much useful for farmers, researchers, governments, policy makers and different agencies. The study will be maping not only the problems of indebtedness among farmers but also its causes and consequences of farmers his/her family, agriculture production and law and order also.

Objective of the study

- To study the socio-economic status of farmers of Mathura District.
- To study the indebtedness among the farmers of Mathura District.
- To study the causes of indebtedness among farmers of Mathura District.
- To study the consequences of indebtedness among farmers of Mathura District.
- To study the utilization and pattern of debt by farmers of Mathura District.
- To study the contribution of government schemes and programs in reducing indebtedness among farmers of Mathura District.

Hypothesis of the study

- The socio-economic status of the farmers of Mathura District is low.
- Lack of getting MSP of agricultural products is main cause of indebtedness among farmers of Mathura District.
- Selling is consequence of indebtedness among the farmers of Mathura District.
- Most of the farmers in Mathura District face the problem of indebtedness.
- Farmers of Mathura District utilize their debt as an agricultural input.
- Government schemes and programs contribute in reducing the indebtedness among the farmers.

Research Methodology

Research Design- The research design of proposed study will be descriptive and explanatory.

Research Area- The area of proposed study will be Mathura District.

The Universe- The proposed study will be on farmers of Mathura District.

Sampling- Multiple stage random sampling will be used to select respondents. At the first stage 20% blocks will be selected through random sampling at the second stage 20% village panchayat will be selected through the same method, and at third stage 20% farmers will be selected through random sampling.

Sources of Data- Primary and Secondary data will be collected and used for the study.

Primary Data- Primary data will be collected by using structured interview schedule.

Secondary Data- Secondary data will be collected from books, magazines, journals, census, internet web sites, official records, and government records, records of national and international organizations such as RBI, SBI, IMF, and World Bank.

Pilot Study- The proposed study will be using examination of research tool.

Data Collection- Primary data will be collected through field work and secondary data will be collected from secondary sources. Collected data will be edited, classified and analyzed. Pictorization will be used to present data for its attractiveness.

Tentative Chapterization

Chapter 1

- Introduction and Theoretical Framework.

Chapter 2

- Socio – Economic Background of Farmers of Mathura District.

Chapter 3

- Indebtedness among the Farmers of Mathura District.

Chapter 4

- Causes of indebtedness among the Farmers of Mathura District.

Chapter 5

- Consequences of Indebtedness among the Farmers of Mathura District.

Chapter 6

- Utilization and Repayment Pattern of Debt among the Farmers.

Chapter 7

- Contribution of Government Schemes and Programs in Reducing Indebtedness among the Farmers.

Chapter 8

- Conclusion.

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